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PATENT

Paper No.

File: Carr-P2-00

Date: May 20, 2005

Signed:

Peter K. Trzyna (Reg. No. 32691)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : Philip Carragher, and Steven Earl Webster
Serial No. : 09/669,196
Filed : September 25, 2000
For : SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit : 3624
Examiner : Wasylchak, Steven R.

Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SUPPLEMENTAL RESPONSE

SIR :

In response to the Office Action mailed 01/26/05 in the above-referenced patent application, please reconsider the application in view of the supplemental remarks set forth below.

Applicant wishes to express appreciation for the Examiner meeting with Applicant.